



# COUNTY OF SAN DIEGO DOWNPAYMENT & CLOSING COST ASSISTANCE (DCCA) PROGRAM

## BOARD OF SUPERVISORS

GREG COX  
First District

DIANNE JACOB  
Second District

PAM SLATER-PRICE  
Third District

RON ROBERTS  
Fourth District

BILL HORN  
Fifth District

## RATIO WORKSHEET

Effective August 1, 2005

### MONTHLY INCOME

#### Applicant #1

Base Income: \$ \_\_\_\_\_

Other Income: \$ \_\_\_\_\_

(Other Income: O.T., Bonuses,  
Commissions, etc...)

### MONTHLY INCOME

#### Applicant #2

Base Income: \$ \_\_\_\_\_

Other Income: \$ \_\_\_\_\_

Asset Income From  
Cal-Home Worksheet

### TOTAL MONTHLY INCOME

= Base Income: \$ \_\_\_\_\_

= Other Income: \$ \_\_\_\_\_

= Asset Income: \$ \_\_\_\_\_

= Total Income: \$ \_\_\_\_\_

Ratios: please include the MCC credit in calculating the ratios, if receiving the MCC credit.

### Proposed Monthly Payments

Borrower's Primary Residence

(Subtract the MCC credit from the Monthly Housing Expense.)

First Mortgage P & I: \$ \_\_\_\_\_

Second Mortgage P & I: \$ \_\_\_\_\_

Hazard Insurance: \$ \_\_\_\_\_

Taxes: \$ \_\_\_\_\_

Mortgage Insurance: \$ \_\_\_\_\_

HOA Fees: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

**Primary Housing Expense:** \$ \_\_\_\_\_

- Monthly MCC Credit Amount: \$ \_\_\_\_\_

**Total Primary Housing Exp.:** \$ \_\_\_\_\_

Income Per  
Cal-Home Worksheet:

Total  
Annual:  
\$ \_\_\_\_\_

Divided by 12 =

\_\_\_\_\_  
Total Gross Monthly Income

### Other Obligations

Car payments: \$ \_\_\_\_\_

Credit Card payments: \$ \_\_\_\_\_

All Other Monthly payments: \$ \_\_\_\_\_

**TOTAL Monthly payments:** \$ \_\_\_\_\_

<b>A.</b> Monthly Housing Expense \$ _____ Total Primary Housing Expense	Front End Ratio "Housing Ratio" (A divided by B)	<b>C.</b> TOTAL Monthly Payments \$ _____ All Debts, including Housing.	<b>Back End Ratio</b> <b>Total Monthly Obligations</b> (C divided by D)
<b>B.</b> Monthly Household Income \$ _____ Total Gross Monthly Income	= _____ %	<b>D.</b> Monthly Household Income \$ _____ Total Gross Monthly Income	= _____ %

**Front end ratio minimum: 33%**

**Front end ratio maximum: 38%**

**Back end ratio maximum: 45%**